

Table II.A.1.b(1998) Percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1998 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	55.2%	17.3%	32.2%	28.0%	23.2%	67.4%	5.4%	24.2%	4.6%
New England:									
Massachusetts	63.9%	8.9%	27.5%	24.5%	22.6%	66.6%	5.8%	23.4%	4.3%
New Hampshire	66.1%	13.3%	32.3%	31.4%	23.1%	65.5%	7.0%	21.3%	3.4%
Connecticut	63.2%	7.4%	34.2%	21.1%	24.9%	61.6%	7.2%	21.1%	4.7%
Middle Atlantic:									
New York	58.4%	15.5%	24.8%	23.8%	22.8%	66.0%	4.9%	18.9%	8.0%
New Jersey	57.4%	13.4%	20.8%	29.1%	22.7%	67.1%	5.2%	18.0%	3.9%
Pennsylvania	63.3%	22.6%	38.3%	23.0%	23.5%	63.5%	6.5%	23.1%	5.3%
East North Central:									
Ohio	61.5%	19.8%	28.5%	27.6%	24.6%	63.0%	7.1%	29.5%	7.6%
Indiana	52.9%	16.9%	32.7%	29.7%	26.7%	67.4%	6.7%	27.7%	5.3%
Illinois	58.0%	14.2%	24.9%	23.7%	21.3%	67.1%	5.6%	24.0%	8.2%
Michigan	59.6%	14.6%	27.7%	27.3%	23.4%	67.7%	8.1%	26.5%	5.3%
Wisconsin	56.6%	16.3%	34.0%	26.5%	21.8%	59.5%	6.8%	23.8%	7.0%
West North Central:									
Minnesota	56.3%	15.9%	31.9%	23.9%	20.3%	62.6%	5.8%	22.8%	5.0%
Iowa	51.1%	21.4%	39.3%	29.6%	23.1%	61.5%	5.1%	23.4%	5.5%
Missouri	55.1%	23.0%	35.9%	27.1%	25.3%	66.5%	7.4%	25.2%	7.1%
Nebraska	46.2%	23.3%	46.7%	21.6%	19.7%	60.5%	3.5%	20.3%	3.4%
Kansas	51.1%	23.1%	39.2%	26.0%	19.3%	61.9%	4.9%	24.8%	3.7%
South Atlantic:									
Delaware	58.0%	16.9%	19.7%	26.6%	23.5%	62.4%	3.6%	27.3%	4.7%
Maryland	61.1%	15.2%	23.1%	35.1%	19.9%	68.8%	2.8%	27.1%	5.8%
Virginia	55.0%	18.4%	23.8%	35.5%	25.5%	66.7%	3.8%	26.3%	1.4%
West Virginia	53.3%	29.9%	40.2%	28.1%	25.7%	65.5%	2.8%	28.4%	3.0%
North Carolina	56.6%	15.0%	31.1%	25.4%	26.0%	70.2%	4.9%	25.8%	3.9%
South Carolina	54.3%	16.9%	29.1%	34.7%	24.5%	73.9%	5.2%	27.4%	1.8%
Georgia	51.8%	13.0%	23.1%	30.7%	23.3%	74.3%	4.6%	25.8%	2.2%
Florida	55.1%	14.3%	19.0%	33.8%	24.2%	72.7%	4.3%	24.4%	2.3%
East South Central:									
Kentucky	53.8%	26.0%	34.3%	25.7%	24.3%	70.0%	3.5%	26.1%	5.1%
Tennessee	49.6%	20.8%	46.4%	29.1%	27.9%	68.1%	4.7%	28.6%	4.5%
Alabama	56.2%	22.6%	34.7%	32.5%	26.5%	73.8%	5.6%	27.5%	3.3%
West South Central:									
Arkansas	44.4%	26.1%	35.7%	22.6%	26.3%	67.6%	5.0%	23.4%	3.2%
Louisiana	46.8%	26.6%	31.9%	28.2%	23.9%	71.3%	3.1%	24.9%	3.5%
Oklahoma	46.0%	25.0%	33.9%	26.1%	23.5%	69.8%	5.5%	22.9%	4.7%
Texas	49.6%	20.3%	37.2%	32.4%	23.2%	71.6%	5.7%	26.3%	2.5%
Mountain:									
Idaho	42.4%	19.9%	43.8%	26.6%	21.9%	62.2%	4.1%	19.3%	2.8%
Wyoming	44.1%	20.6%	41.0%	27.8%	21.9%	60.4%	2.3%	21.8%	2.8%
Colorado	57.2%	12.7%	32.1%	37.7%	23.2%	69.5%	4.1%	21.0%	1.2%
New Mexico	47.5%	23.1%	37.1%	27.7%	26.0%	68.3%	3.6%	25.0%	3.4%
Arizona	53.7%	17.1%	29.3%	37.4%	26.5%	72.4%	5.1%	26.7%	3.7%
Utah	57.4%	18.8%	29.0%	33.8%	25.6%	65.4%	5.2%	23.8%	4.3%
Pacific:									
Washington	54.0%	12.5%	33.3%	26.0%	20.8%	63.1%	4.9%	22.8%	5.7%
Oregon	50.4%	11.5%	36.1%	24.4%	23.1%	66.7%	4.9%	21.2%	4.9%
California	54.3%	15.6%	43.5%	26.6%	20.5%	68.1%	6.1%	24.7%	4.7%
States not shown separately	49.8%	22.5%	38.6%	26.1%	22.3%	63.9%	4.6%	22.4%	2.7%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).

Table II.A.1.b(1998) Standard error for percent of private-sector establishments by whether they offer health insurance, other selected characteristics, and by State: United States, 1998 (40 States are shown separately)

Division and State	Offering health insurance	50% or more low wage employees	Unincorporated	In business less than 5 years	In retail	At least 75% full-time employees	In manufacturing	In multi-establishment enterprises	With union employees
United States	0.59%	0.39%	0.52%	0.23%	0.32%	0.53%	0.14%	0.35%	0.31%
New England:									
Massachusetts	1.77%	0.81%	1.98%	1.43%	1.20%	1.23%	0.90%	1.07%	0.76%
New Hampshire	3.18%	1.66%	3.70%	4.29%	2.04%	3.48%	0.47%	1.80%	0.67%
Connecticut	2.64%	1.45%	1.26%	2.56%	1.78%	1.55%	1.13%	2.21%	0.87%
Middle Atlantic:									
New York	2.15%	1.64%	1.66%	2.16%	0.94%	2.17%	0.76%	1.83%	1.16%
New Jersey	3.45%	1.26%	3.82%	1.50%	1.27%	2.96%	1.13%	1.88%	0.87%
Pennsylvania	1.86%	1.92%	2.29%	3.34%	2.23%	2.18%	0.84%	1.16%	1.07%
East North Central:									
Ohio	2.68%	2.73%	2.13%	2.13%	2.21%	2.44%	0.70%	1.93%	1.41%
Indiana	2.91%	2.28%	2.73%	2.00%	1.19%	2.61%	0.93%	1.69%	1.12%
Illinois	1.97%	1.80%	2.07%	1.84%	1.87%	2.21%	0.66%	1.58%	1.79%
Michigan	2.33%	2.32%	1.14%	2.84%	2.17%	1.54%	0.81%	1.98%	0.90%
Wisconsin	2.43%	2.51%	2.32%	2.71%	2.81%	3.67%	0.88%	1.36%	1.47%
West North Central:									
Minnesota	2.43%	1.77%	1.61%	2.08%	1.64%	2.44%	0.69%	2.34%	1.09%
Iowa	3.03%	2.51%	2.16%	2.77%	1.71%	1.14%	0.57%	0.98%	1.48%
Missouri	3.03%	1.99%	3.10%	2.09%	1.84%	3.25%	1.03%	1.73%	1.20%
Nebraska	2.41%	2.31%	3.32%	3.20%	1.57%	2.28%	0.66%	1.38%	1.31%
Kansas	2.00%	2.25%	3.14%	2.83%	2.01%	2.68%	0.61%	1.52%	0.88%
South Atlantic:									
Delaware	2.63%	2.36%	2.31%	3.10%	1.75%	3.08%	0.82%	1.26%	1.35%
Maryland	2.39%	2.00%	2.12%	3.77%	2.09%	2.10%	0.58%	1.37%	1.37%
Virginia	3.41%	2.31%	2.87%	2.29%	1.78%	3.13%	0.57%	2.69%	0.43%
West Virginia	2.40%	2.29%	3.33%	4.29%	1.95%	2.23%	0.71%	2.27%	0.64%
North Carolina	3.48%	1.79%	1.74%	1.51%	1.16%	2.71%	0.84%	1.59%	0.93%
South Carolina	2.80%	1.80%	2.10%	2.50%	1.94%	2.12%	1.20%	1.67%	1.17%
Georgia	3.33%	2.36%	2.06%	2.06%	1.25%	2.20%	0.58%	1.43%	0.96%
Florida	1.72%	1.41%	2.00%	1.54%	1.64%	1.56%	0.41%	1.15%	0.65%
East South Central:									
Kentucky	3.03%	2.25%	2.13%	2.18%	1.57%	3.21%	0.74%	1.73%	1.01%
Tennessee	1.91%	1.78%	3.14%	3.63%	2.12%	2.16%	0.55%	1.17%	1.33%
Alabama	2.67%	2.11%	2.56%	2.86%	2.83%	1.90%	0.72%	1.99%	1.03%
West South Central:									
Arkansas	3.15%	1.48%	2.62%	2.19%	1.77%	2.72%	0.85%	1.70%	1.09%
Louisiana	2.41%	2.27%	2.07%	2.52%	1.95%	2.03%	0.95%	1.28%	0.87%
Oklahoma	2.19%	1.99%	4.01%	2.17%	1.79%	2.57%	1.00%	1.67%	1.34%
Texas	1.16%	1.86%	1.39%	1.76%	1.84%	1.53%	1.03%	1.67%	0.75%
Mountain:									
Idaho	2.67%	2.04%	2.58%	2.62%	1.44%	2.64%	0.91%	1.50%	0.91%
Wyoming	1.34%	1.15%	2.54%	2.99%	1.42%	1.77%	0.62%	1.06%	0.87%
Colorado	2.96%	1.36%	2.46%	3.97%	2.17%	2.07%	0.69%	1.78%	0.70%
New Mexico	2.19%	1.30%	2.63%	2.02%	1.64%	2.63%	0.68%	1.48%	0.96%
Arizona	2.21%	1.96%	2.04%	1.87%	2.06%	1.78%	0.59%	1.19%	0.60%
Utah	2.50%	1.51%	2.81%	4.26%	2.96%	2.52%	0.91%	1.53%	1.43%
Pacific:									
Washington	1.50%	1.43%	1.56%	2.15%	1.55%	2.48%	0.64%	0.78%	0.81%
Oregon	2.41%	2.34%	2.42%	1.41%	1.99%	2.79%	0.80%	1.19%	1.21%
California	2.07%	1.20%	1.26%	0.87%	1.27%	1.37%	0.33%	0.95%	0.49%
States not shown separately	1.22%	1.49%	1.73%	2.25%	1.40%	1.68%	1.04%	0.85%	0.52%

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1998 Medical Expenditure Panel Survey - Insurance Component.  
Note: Definitions and descriptions of the methods used for this survey can be found in the [Technical Appendix](#).